

Table I.F.23 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.8%	27.1%	24.2%	22.8%	22.5%	15.6%	24.7%	17.8%
Industry group **								
Agric., fish., forest.	41.0%	43.2% *	--	26.5% *	62.2%	22.3% *	28.5% *	44.1%
Mining and manufacturing	16.4%	17.7%	27.3%	17.1%	20.2%	13.5%	22.9%	15.6%
Construction	19.0%	23.2%	22.5%	19.9%	20.5%	11.2%	21.8%	17.4%
Utilities and transp.	13.0%	15.7% *	36.2%	18.7%	19.4%	9.9%	24.4%	12.0%
Wholesale trade	16.3%	25.7%	21.2%	26.1%	21.1%	9.3%	23.2%	14.7%
Fin. svcs. and real estate	15.8%	19.5%	18.7% *	31.9%	19.5%	12.8%	21.8%	15.1%
Retail trade	16.7%	28.8%	21.1%	22.3%	19.7%	14.1%	24.2%	15.5%
Professional services	22.4%	29.7%	28.6%	26.2%	20.7%	21.2%	27.3%	21.5%
Other services	20.2%	31.7%	19.0%	19.9%	30.1%	15.0%	25.5%	19.0%
Ownership								
For profit, incorporated	16.7%	25.1%	24.4%	22.0%	21.2%	12.9%	24.1%	15.4%
For profit, unincorporated	18.7%	29.8%	25.0%	22.5%	21.1%	13.0%	26.4%	16.6%
Nonprofit	27.4%	34.8%	21.0%	27.5%	27.0%	27.5%	25.7%	27.5%
Age of firm								
Less than 5 years	24.5%	26.2%	18.4%	23.3%	30.5%	10.6% *	24.1%	25.0%
5-9 years	24.3%	29.8%	18.8%	24.1%	28.5%	12.2% *	23.5%	25.0%
10-19 years	19.6%	21.9%	29.1%	18.4%	18.1%	15.3%	24.2%	17.1%
20 or more years	18.2%	29.6%	24.1%	24.0%	22.3%	15.6%	25.3%	17.5%
Multi/single status								
2 or more locations	16.5%	31.7% *	27.1%	22.1%	20.2%	15.3%	25.6%	16.3%
1 location only	24.8%	27.0%	24.0%	23.0%	26.0%	26.5%	24.6%	25.0%
Percent full-time employees								
Less than 25%	15.2%	21.5% *	19.5% *	24.3%	15.8%	12.2%	22.5%	13.7%
25-49 %	18.4%	40.4%	32.4%	29.6%	17.9%	11.8%	34.7%	15.5%
50-74 %	21.2%	20.6%	28.8%	21.4%	25.1%	19.1%	23.6%	20.8%
75% or more	18.7%	27.8%	23.5%	22.5%	22.5%	15.4%	24.4%	17.7%
Union presence								
No union employees	18.6%	26.5%	24.0%	22.8%	22.3%	14.0%	24.3%	17.3%
Has union employees	19.8%	36.9%	30.1% *	22.5%	23.6%	18.9%	32.2%	19.4%
Percent low-wage employees								
50% or more low-wage	17.0%	29.5%	26.7%	24.4%	26.6%	10.7%	24.7%	16.1%
Less than 50% low-wage	19.0%	26.9%	24.0%	22.6%	22.0%	16.1%	24.7%	18.0%
Percent women employees								
Less than 25%	18.2%	30.6%	24.2%	20.2%	19.4%	13.5%	25.2%	16.1%
25-49 %	18.0%	25.8%	22.5%	22.7%	27.1%	14.1%	24.2%	17.3%
50-74 %	18.3%	21.8%	21.7%	24.9%	23.3%	15.5%	22.6%	17.8%
75% or more	21.4%	28.5%	28.6%	26.2%	20.7%	19.7%	26.5%	20.6%
Percent age 50 or older employees								
Less than 25%	18.5%	29.0%	24.1%	22.1%	22.6%	12.5%	24.6%	16.9%
25-49 %	18.5%	25.1%	21.4%	22.0%	22.4%	16.8%	23.4%	18.1%
50-74 %	19.7%	26.5%	29.0%	25.0%	22.2%	14.2%	26.6%	17.8%
75% or more	26.8%	24.1%	29.1%	33.9%	22.7%	27.1%	25.9%	27.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.23 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for hospital admission per stay by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	1.61%	1.56%	1.13%	1.30%	0.67%	0.91%	0.58%
Industry group **								
Agric., fish., forest.	11.12%	16.41% *	--	16.08% *	17.62%	14.67% *	10.81% *	13.17%
Mining and manufacturing	1.30%	5.08%	4.90%	2.74%	2.95%	1.71%	2.76%	1.42%
Construction	1.91%	4.57%	4.12%	3.03%	4.68%	3.32%	2.32%	2.69%
Utilities and transp.	1.69%	6.70% *	10.27%	5.20%	4.78%	1.96%	5.30%	1.77%
Wholesale trade	1.61%	5.63%	4.97%	3.84%	4.20%	1.71%	2.93%	1.84%
Fin. svcs. and real estate	1.57%	4.75%	5.77% *	5.81%	3.75%	1.91%	4.06%	1.68%
Retail trade	1.59%	5.70%	5.18%	3.42%	3.09%	2.11%	2.88%	1.76%
Professional services	0.95%	3.02%	3.07%	2.26%	1.94%	1.34%	1.73%	1.07%
Other services	1.32%	3.70%	3.00%	2.31%	4.11%	1.49%	2.01%	1.54%
Ownership								
For profit, incorporated	0.57%	1.85%	1.84%	1.34%	1.68%	0.71%	1.07%	0.65%
For profit, unincorporated	1.28%	3.72%	4.02%	2.86%	3.14%	1.68%	2.24%	1.50%
Nonprofit	1.54%	6.47%	4.36%	3.34%	2.80%	2.17%	2.87%	1.65%
Age of firm								
Less than 5 years	3.11%	3.96%	4.32%	5.60%	7.58%	5.95% *	3.25%	5.23%
5-9 years	3.06%	4.44%	4.51%	3.42%	8.17%	4.02% *	2.57%	4.95%
10-19 years	1.44%	2.80%	3.24%	2.24%	2.96%	4.00%	1.77%	2.00%
20 or more years	0.56%	2.65%	2.16%	1.44%	1.37%	0.69%	1.24%	0.60%
Multi/single status								
2 or more locations	0.59%	13.48% *	5.12%	2.16%	1.34%	0.68%	2.98%	0.59%
1 location only	1.00%	1.62%	1.64%	1.32%	2.56%	5.42%	0.95%	1.70%
Percent full-time employees								
Less than 25%	1.75%	6.86% *	7.84% *	5.55%	3.50%	2.18%	4.54%	1.87%
25-49 %	1.83%	8.75%	6.42%	4.59%	4.43%	1.94%	3.91%	1.97%
50-74 %	1.77%	3.47%	5.28%	3.41%	3.69%	2.60%	2.48%	2.03%
75% or more	0.56%	1.88%	1.71%	1.26%	1.46%	0.72%	1.02%	0.63%
Union presence								
No union employees	0.54%	1.59%	1.58%	1.16%	1.38%	0.72%	0.92%	0.63%
Has union employees	1.31%	10.41%	9.10% *	5.36%	4.02%	1.44%	5.35%	1.34%
Percent low-wage employees								
50% or more low-wage	1.69%	5.60%	5.97%	3.68%	5.39%	1.27%	3.01%	1.87%
Less than 50% low-wage	0.54%	1.69%	1.62%	1.19%	1.28%	0.74%	0.95%	0.61%
Percent women employees								
Less than 25%	0.91%	2.90%	2.35%	1.66%	1.98%	1.54%	1.41%	1.11%
25-49 %	1.11%	3.81%	3.41%	2.44%	3.57%	1.19%	2.04%	1.21%
50-74 %	0.88%	2.88%	3.61%	2.82%	2.14%	1.06%	2.14%	0.94%
75% or more	1.28%	3.75%	3.81%	2.70%	2.66%	1.84%	2.11%	1.45%
Percent age 50 or older employees								
Less than 25%	0.83%	2.67%	2.27%	1.54%	2.24%	1.01%	1.32%	0.99%
25-49 %	0.76%	3.48%	2.73%	2.00%	1.93%	0.92%	1.79%	0.81%
50-74 %	1.32%	3.38%	4.11%	3.11%	2.89%	1.98%	2.21%	1.56%
75% or more	3.43%	3.47%	7.47%	8.39%	5.55%	8.07%	3.13%	5.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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